THE HIGHLINE BY LINE

A NEWSLETTER FROM ARROWHEAD COOPERATIVE

EXPERIENCE THE COOPERATIVE DIFFERENCE

By distributing capital credits, not-for-profit electric cooperatives, like Arrowhead Cooperative, acknowledge their members' financial contribution and active involvement, and through member events, we create opportunities for networking, education, and relationship-building among members.



CAPITAL CREDITS RETURNED TO MEMBERS

As a not-for-profit electric cooperative, Arrowhead Cooperative is not like other utilities—you, as a member and consumer, own a portion of the business. One benefit of that ownership involves the allocation of excess revenue, called margins, based on how much power (total kilowatt hours) you purchase each year. Margins are initially used by the Co-op as capital to operate the business giving us the means to create a reliable system and invest in our infrastructure without taking out large, high-interest loans. When the organization's financial position permits, Arrowhead Cooperative retires, or pays, a portion of these Capital Credits back to its members.

In August, Arrowhead Cooperative distributed about \$570,000 to members that purchased electricity from the Cooperative in 1991, 1992, and 1997 through 2001. The earliest years are a pass through of capital credits paid out by our wholesale power supplier, Great River Energy.

We're proud to support our communities by putting money back into the local economy—and into the pockets of those we serve. It makes our business model special. Life to date, we have distributed nearly \$4 million in Capital Credits to our members.

HOW CAPITAL CREDITS WORK



STEP ONE

Money to cover operating costs comes directly from members paying their monthly electric bills.



STEP THREE

The margin is used by the Cooperative for operating capital, necessary reserves, storm damage and other contingencies.



STEP TWO

Operating expenses are subtracted from the money collected and the margin is allocated to members based on your energy purchases.



STEP FOUR

When the Co-op's financial condition permits, the Board decides to retire Capital Credits. Credits are then converted into money and sent to you in the form of a check.

2023 MEMBER APPRECIATION EVENTS

Join us for a lunch! We're excited to host three member appreciation lunches in 2023! Every year, our member appreciation event is our chance to thank you and express our appreciation for your patronage throughout the year.

BURGERS ON THE GRILL 11AM - 1PM

FRIDAY, OCTOBER 6

at Schaap Community Center on the Gunflint Trail

FRIDAY, OCTOBER 13

at the Grand Portage Community Center

FRIDAY, OCTOBER 27

at Arrowhead Cooperative Office in Lutsen

STOP BY FOR A CHANCE TO WIN

Visit us at any of our member appreciation events in October to enter for your chance to win a STIHL electric lawn mower and weed whip! (STIHL RMA 510 V mower package with battery and charger, STIHL KMA 135R with weed whip attachment tool and battery)



You are more than just customers, you are the owners of the cooperative. You are the owners of all the poles and power lines, the bucket trucks and facilities, and the only fiber-to-the-home broadband system in Cook County. This is your cooperative!

NO PURCHASE NECESSARY TO ENTER OR WIN. Open only to members of Arrowhead Electric Cooperative and/or subscribers of Arrowhead Broadband, 21 years of age or older at promotion start date. Void where prohibited. Submit your entry at a member appreciation event or by emailing newsletter@ecimn.com your name and account number. Odds of winning depend on number of eligible entries received. Promotion ends at 4:00 p.m. CST on October 27, 2023.

INTRODUCING OUR NEW OPERATIONS MANAGER, TAYLOR CROCKER

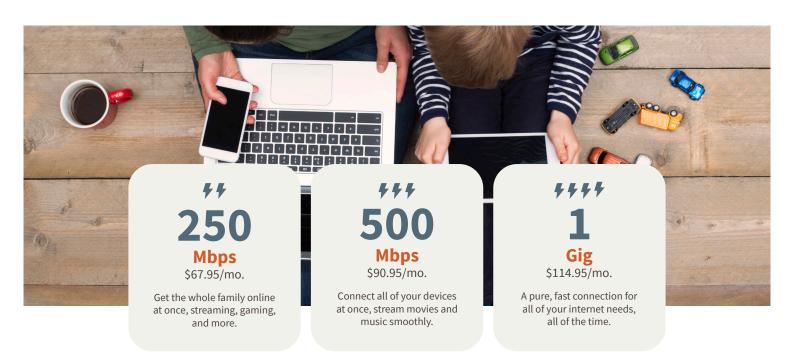
We are thrilled to introduce the newest member of our Arrowhead Cooperative family, Taylor Crocker, who is stepping into the role of Operations Manager. With a background characterized by diverse experiences and a strong commitment to excellence, Taylor brings a wealth of knowledge and enthusiasm to our team. In a recent interview, he shared insights about his background, his goals for Arrowhead Cooperative, and his vision for the future. Taylor's journey leading to the energy industry is unique. After a stint working with heavy timber in construction post-high school, he proudly served in the Air Force for eight years. During his time in the Air Force, he pursued and earned a Bachelor's degree in Aviation Maintenance Management, followed by a Master's degree in Occupational Safety and Health. This eventually led him to the North Slope Oilfield, where he worked diligently as a Health and Safety Technician.

Later on, he was recruited by Chugach Electric in Anchorage, Alaska. Starting as a Safety Technician, he climbed the ranks to eventually become the Manager of Operation and Maintenance Services. In the early months of 2021, he made a move to Xcel



Energy, taking on the role of Operations Manager in Fargo and Grand Forks, ND.

However, his family struggled to adapt to the prairie lifestyle after their time in Alaska, so when he saw the opportunity at Arrowhead Cooperative it seemed like the perfect fit.





It's time for a broadband service that connects you to the people, information, and entertainment you hold dear while still maintaining the values of Arrowhead Cooperative.

CONTACT US TODAY TO UPGRADE TO A BETTER INTERNET EXPERIENCE AT (800) 864-3744.

When asked about what attracted him to the energy industry, Crocker said that he had never planned on working in the industry, but he has enjoyed learning every aspect of it, especially working outdoors with the linemen. He also shared that he was drawn to this role because he has always loved Cook County, where he spent his childhood vacations.

When it comes to promoting strong teamwork and collaboration, especially in his role of overseeing operations, Crocker believes it's really important for every team member to understand how valuable their work is. In his role of overseeing operations, he explained, "Our team is made up of skilled individuals, so my main focus is on helping, supporting, and setting a good example every day."

As the Operations Manager at Arrowhead Cooperative, Crocker has both short-term and long-term goals. In the short term, the team is dedicated to working on the Rural Digital Opportunity Fund, which aims to bring high-speed internet through fiber optic service to people living in rural areas of the County. He is also committed to taking care of the current infrastructure. Looking into the future, Crocker's long-term goals include making sure Arrowhead Cooperative is ready for what's to come and consistently improving the reliability and capacity of the power grid in Cook County.

Outside of work, Crocker enjoys downhill and cross-country skiing, fishing, hunting, and hiking. He is also excited to live on the North Shore with his family and give his two daughters the opportunity to attend a great school and grow up in a small town.

Crocker's experience in safety management and his ability to collaborate with different teams make him a valuable addition to Arrowhead Cooperative. The Cooperative is looking forward to Crocker's contributions and the growth he brings to the organization.

CO-OP NEWS

REBATE REMINDER

Arrowhead Cooperative offers a wide range of programs and smart technologies to our members to help manage electricity while ensuring reliability. We offer several rebates and incentives to save you even more when making energy-efficient changes in your home. It's not too late to make the energy efficiency upgrades that will save you money before the end of the year. Take advantage of these great offers before time runs out.

BEWARE OF SCAM CALLERS

Scam calls have been on the rise in recent years and we want to remind you that Arrowhead Cooperative will always ask you to verify your account with specific information such as account number, name, address, etc. when we call you. We will never call and allow you only a few minutes to pay your utility bill prior to being disconnected. Please stop and think before releasing personal banking information over the phone.

NEXT BOARD MEETING September 28, 2023 at 9:00 a.m.



PHOTO GUIDELINES:

- We are looking for scenic photos that reflect the beauty of our service territory (seasons, lifestyle, or landscapes).
- The photos must be taken by the member.
- Photo entries MUST be digital, in color, and appropriately sized for printing at 12 inches wide by 9 inches high (2000 pixels).
- Only horizontal (landscape) photos will be accepted. Vertical (portrait) photos do NOT qualify.
- Please include your name, phone number, email address, and member number or account number.
- Two entries per membership will be accepted.

By entering the photo contest, you agree to give Arrowhead Cooperative rights to use your photo in the Co-op's calendar, newsletter, future contest promotions, and other publications or digital media.



The Minnesota Cold Weather Rule, under statute 216B.097, protects residential utility customers during the cold winter months. Under this rule, Arrowhead Cooperative will not disconnect your electricity from October 1 through April 30 if you meet Cold Weather Rule requirements.

In order to qualify for winter shut-off protection, you must meet all of the following conditions:

- You declare an inability to pay.
- Your total household, not individual, income is less than 50% of the state median income. (You must provide the necessary documentation to support this condition.)
- Your account is current for the billing period immediately prior to October
 1, or you mutually agree to a payment arrangement that considers the
 financial resources of your household with our Billing Department.
- In addition, if you are income-eligible you must apply for energy assistance from the Arrowhead Economic Opportunity Agency (AEOA).

These requirements apply to all residential customers; including senior citizens, those with disabilities, families with children, and single adults.

It's important to understand that the Cold Weather Rule still allows electricity to be shut off for non-payment. You will only be protected if electricity provides your primary source of heat and you meet the conditions above.

If you are worried about paying your electric bill this winter, reach out to us at (800) 864-3744 <u>before</u> the due date of your bill. We will do what we can to work with you. If you do receive a shut-off notice, fill out the form in the Cold Weather Law brochure included with your bill or call our office to get a form sent to you. Return the form to us <u>before</u> disconnect day and call us to set up a payment arrangement.

NEED MORE HELP? CALL THESE RESOURCES

Energy Assistance Hotline: (800) 657-3710

Arrowhead Economic Opportunity Agency (AEOA): (800) 662-5711

Grand Portage Energy Assistance: (218) 475-2822

Salvation Army Heatshare: (800) 842-7279

Winter will be here soon. Let's work together to keep everyone safe and warm.





SEPTEMBER CALENDAR WINNER

Submitted by: Terri Hyzer



EFFICIENCY TIP

Did you know fall is the perfect time to schedule a tune-up for your heating system? Home heating accounts for a large portion of winter energy bills, and no matter what kind of system you have, you can save energy and money by regularly maintaining your equipment.

ARROWHEAD COOPERATIVE

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